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RICHARD AKE CLERK OF COURT
HILLSBOROUGH COUNTY
DEPUTY CLERK P Beckhax

THIS DOCUMENT PREPARED BY
AND SHOULD BE RETURNED TO:

Randolph J. Rush, Esquire
Winderwoodle, Haines, Ward
& Woodman, P.A.
Post Office Box 880
Winter Park, Florida 32790

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
OF
CROSS CREEK PARCEL "K"

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DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
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CROSS CREEK PARCEL "K"

THIS DECLARATION, is made this 17th day of December, 1998, by M/I SCHOTTENSTEIN HOMES, INC., an Ohio corporation (hereinafter referred to as "Developer"), whose address is 4904 Eisenhower Boulevard, Suite 150, Tampa, Florida 33634.

W I T N E S S E T H:

WHEREAS, the Developer is the owner of certain property in Hillsborough County, Florida ("Property"), more particularly described as follows on Exhibit "A" attached hereto and by this reference made a part hereof; and

WHEREAS, Developer is developing the Property into a residential community of single family homes; and

WHEREAS, Developer intends and desires to impose certain covenants, restrictions, easements, conditions, and liens upon the Property and the use thereof, as part of a common plan of development upon the Property, and to protect its value and desirability.

NOW THEREFORE, the Developer hereby declares that the real property described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, said real property and be binding on all parties having any right, title or interest therein or any part thereof, their respective heirs, personal representatives, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I
DEFINITIONS

Unless the context expressly requires otherwise, the following terms mean as follows wherever used in this Declaration, the Association's Articles of Incorporation ("Articles"), or the Association's By-Laws ("By-Laws").

Section 1. "Architectural Committee" shall mean the Architectural Committee, provided in Article VI hereof

Section 2. "Articles" means the Articles of Incorporation of the Association, as may be amended from time to time, a copy of which is attached hereto as Exhibit "B", and "By-laws" means the By-laws of the Association, as may be amended from time to time, a copy of which is attached hereto as Exhibit "C".

Section 3. "Assessment" means the amount of money assessed against an Owner for the payment of the Owner's share of common fees, expenses and any other funds which an Owner may be required to pay to the Association as set out by this Declaration, the Articles or the By-Laws.

Section 4. "Association" means CROSS CREEK PARCEL "K" HOMEOWNERS ASSOCIATION, INC., a corporation not for profit organized or to be organized pursuant to Chapter 617, Florida Statutes, its successors and assigns.

Section 5. "Board" means the Association's Board of Directors.

Section 6. "Common Area" means all property whether improved or unimproved, or any interest therein, which from time to time is owned by the Association for the common use and enjoyment of all Owners. The Common Area shall include, but is not limited to, those parcels identified as Tracts on any Plat of any portion of the Property, to the extent that such Tracts are owned by the Association and not the Master Association.

Section 7. "Declaration" shall mean and refer to this Declaration, together with any and all supplements or amendments hereto, if any.

Section 8. "Developer" means M/I SCHOTTENSTEIN HOMES, INC., and its successors and assigns, if such successors and assigns are designated in writing by the Developer as the successors and assigns of Developer's rights hereunder.

Section 9. "Dwelling" shall mean the residential dwelling constructed upon a Lot.

Section 10. "Lot" means any platted parcel of land shown on the recorded subdivision map or plat as recorded in the Public Records of Hillsborough County with the exception of the Common Area and portions, if any, of marked acreage.

Section 11. "Maintenance" means the exercise of reasonable care to keep buildings, homes, roads, landscaping, lighting, and other related improvements and fixtures in a condition comparable to their original condition, normal wear and tear excepted. Maintenance of landscaping shall further mean the exercise of generally accepted garden-management practices necessary to promote a healthy weed-free environment for optimum plant growth, and which will, as a minimum, include the mowing of all grass on a Lot.

Section 12. "Master Association" shall mean Cross Creek II Master Association, Inc., or its successor pursuant to the Master Declaration of Covenants, Conditions and Restrictions for Cross Creek II, recorded in Official Records Book 7597, Page 825, Public Records of Hillsborough County, Florida, as amended from time to time (the "Master Declaration").

Section 13. "Member" means every person or entity who holds membership in the Association.

Section 14. "Mortgage" means any mortgage, deed of trust, or other instrument transferring any interest in a Lot as security for the performance of an obligation. "First Mortgage" means any mortgage constituting a valid lien prior in dignity to all other mortgages encumbering the same property.

Section 15. "Mortgagee" means any person named as the obligee under any Mortgage, or the successor in interest to such person.

Section 16. "Occupant" means the person or persons, other than the Owner in possession of a Lot, and may, where the context so requires, include the Owner.

Section 17. "Owner" means the record owner, whether one or more persons, of the fee simple title to any Lot, including contract sellers, but excluding any other person holding such fee simple title only as security for the performance of an obligation. As the context may admit, Owner includes all persons (i) claiming any right, title or interest in a Lot by, through, or under any Owner, or (ii) lawfully upon the Properties with the consent of any Owner, express or implied, such as an Occupant.

Section 18. "Plat" means any final official plat of any portion of the Property as recorded in the Public Records of Hillsborough County, Florida, including without limitation that certain plat of Cross Creek Parcel "K" Phase 1A as recorded in Plat Book 83, Pages 97-1 through 97-7 of the Public Records of Hillsborough County, Florida, and shall include the subdivided real property therein described and such additions thereto as may be brought within the jurisdiction of the Association as hereinafter provided.

Section 19. "Property" means the lands more specifically set forth on Schedule "A" and such additions thereto as may be brought within the jurisdiction of the Association.

Section 20. "Recorded" means filed for record in Hillsborough County, Florida.

Section 21. "Structure" shall mean any thing or object, the placement of which upon any Lot may affect the appearance of such Lot, including by way of illustration and not limitation, any building or part thereof, garage, porch, shed, greenhouse, bathhouse, coop or

cage, covered or uncovered patio, swimming pool, fence, curbing, paving, wall, sign, signboard, temporary or permanent living quarters (including any house trailer), temporary or permanent improvement, excavation, grading, fill, ditch, diversion, dam, other thing or device which affects the flow of waters, utility shed, detached shed or other activity.

ARTICLE II PROPERTY RIGHTS AND COMMON AREA

Section 1. Easements and Enjoyment. Each Owner has a nonexclusive right and easement of enjoyment in and to the Common Area that is appurtenant to, and will pass with, the title to every Lot, subject to the following:

- (a) Fees. The Association's right to charge reasonable fees for the use, safety and maintenance of any common facilities from time to time situated on the Common Area.
- (b) Suspension and Fines. The Association's right: (i.) to suspend, for a reasonable period of time, the rights of a Member or a Member's tenants, guests or invitees, or both, to use the Common Areas and facilities; or (ii.) to levy reasonable fines against a Member or a Member's tenants, guests or invitees, or both. Suspension of Common Area rights, however, shall not impair the right of an Owner or tenant of a Lot to have vehicular or pedestrian ingress to and egress from the Lot, including but not limited to the right to park. The Board may impose such suspensions or levy such fines provided the procedures and limitations established in Article V, Section 13 are adhered to.
- (c) Dedication. The Association's right to dedicate, transfer or mortgage all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as the Association considers advisable. Any such dedication, transfer or mortgage shall require the approval of Members entitled to cast not less than two-thirds (2/3) of the Lot Owners (excluding the Developer). If ingress or egress to any Lot is through the Common Area, any conveyance or encumbrance of such area shall be subject to the Owner's easement.
- (d) Delegation of Use. Subject to such limitations as may be imposed by the By-Laws or reasonable rules and regulations adopted by the Association, each Owner may delegate his right of enjoyment in and to the Common Area and accompanying facilities, if any, to members of his family, his guests, tenants and invitees.
- (e) Rules and Regulations. The Association's right to adopt, alter, amend, rescind and enforce reasonable rules and regulations governing the use of the Common Area.

Section 2. Permanence. The benefit of all rights and easements granted by the Declaration constitutes a permanent appurtenance to, and will pass with, the title to every Lot enjoying such benefit. Whenever any such right or easement is described as nonexclusive, its benefit, nevertheless, is exclusive to all Lots granted such benefit by this Declaration unless this Declaration expressly grants such benefit to additional persons. In no event does the benefit of any such easement extend to the general public except as provided in the next Section or within the Plat. The burden of all rights and easements granted by this Declaration constitutes a permanent servitude upon the lands affected.

Section 3. Public Easements. Developer dedicates that portion of the Properties described on the Plat and made a part hereof for the use and maintenance of public utility and drainage easements, together with a right of ingress and egress over and across the easement area for such purposes. Developer dedicates the Common Area for use by all utilities for construction and maintenance of their respective facilities serving the Properties; and Developer grants to such utilities jointly and severally, easements for such purposes. Easements for drainage and/or for installation and maintenance utilities are reserved as shown on the Plat. Within these easements, no Structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities or drainage structures or which may impede the flow of water through drainage channels in the easements. No owner of property within the subdivision may construct or maintain any building, residence, or Structure, or undertake or perform any activity in the wetlands, wetland mitigation areas, buffer areas, upland conservation areas, and drainage easements described in the approved permit and recorded plat of the subdivision, unless prior approval is received from the Southwest Florida Water Management District Tampa Regulation Department. The easement area of each Lot and all improvements in it shall be maintained continuously by the Owner of the Lot, except for those improvements for which a public authority or utilities company is responsible or which are within the Common Area.

Section 4. No Partition. There shall be no judicial partition of the Common Area, nor shall Developer, or any Owner, or any person acquiring any interest in the Properties or any part thereof, seek judicial partition thereof. However, nothing contained herein shall be construed to prevent judicial partition of any Lot owned in cotenancy.

Section 5. General Restrictions. Except with the Association's prior written consent or in accordance with the Association's rules and regulations:

- (a) **Obstructions.** There will be no obstruction of the Common Area, nor will anything be kept or stored on the Common Area except items installed by Developer as part of its improvement of the Property, and the replacement of any such items.

(b) Alterations. Nothing will be altered on, constructed upon, or removed from the Common Area except with the specific approval of the Board.

(c) Activities. All uses and activities upon or about the Common Area are subject to the Association's rules and regulations.

Section 6. Private Maintenance Easements. The Developer hereby dedicates to the Association or itself a non-exclusive perpetual easement, privilege and right in and to, over, under, on and across the Common Areas for ingress and egress as required by its officers, directors, employees, agents, independent contractors, invitees and designees for the purpose of repairing, improving and maintaining the Common Areas, so as to keep all of the foregoing in good, clean, attractive, sanitary, safe and serviceable condition, order and repair; provided that such access does not unnecessarily interfere with the reasonable use and enjoyment of the Common Areas by the Owners. Developer reserves the right for itself and the Association to impose further restrictions and to grant or dedicate additional easements and rights-of-way in and to, over, under, on and across the Property so as to allow reasonable access to the Common Areas for the purpose of repairing, improving and maintaining the same. Any such additional restrictions, easements and rights-of-way shall not structurally weaken any improvements upon the Property or unnecessarily interfere with the reasonable use and enjoyment of the Property by the Owners.

Section 7. Private Landscape and Wall Easements. The Developer has dedicated to the Association or itself landscape and wall easements, as more particularly described on the Plat. The Association shall be responsible for the repair, service and maintenance of any and all landscaping, walls and other improvements located within such easements, so as to keep all of the foregoing in good, clean, attractive, sanitary, safe and serviceable condition, order and repair.

ARTICLE III GENERAL USE RESTRICTIONS

Section 1. Use of Lots. Each Lot may be improved and used for residential purposes only and only single detached family homes, approved in accordance with Article VI may be constructed thereon. No trade, business, or profession of any kind, or any activity other than that of single family residence may be conducted on any Lot and no billboards or advertising signs shall be erected or displayed thereon, except for the business of the Developer and its transferees in developing the Properties and advertising signs in furtherance thereof. No building or other improvements on a Lot shall be rented or leased separately from the rental or lease of the entire Lot, and no part of any dwelling may be used for the purpose of renting rooms or for transient accommodations. No duplex, garage apartment, or apartment house shall

be erected, converted, or allowed to remain on any Lot. Notwithstanding the previous sentence, if permitted by County regulation, a separate but connected living area may be included in the dwelling, intended for use by related parties.

Section 2. View Obstructions. The Association or the Developer shall have the right, but not the obligation, to remove, relocate, or require the removal or relocation of any fence, wall, berm, hedge, shrub, tree or other thing, natural or artificial, placed or located on any Lot if the location of the same will, in the sole and exclusive judgment of the Association, obstruct the vision of a motorist upon any road within the Property.

Section 3. Dwellings. Only one dwelling may be constructed on any Lot. The minimum square footage of each dwelling shall be one thousand (1,000) square feet of air conditioned living space for a one story dwelling and one thousand four hundred (1,400) square feet of air conditioned living space for a dwelling of more than one story, with each dwelling containing a two car garage of similar architectural style as the main dwelling unless otherwise approved by Developer.

Section 4. Screening. Except for regular collection and disposal, no receptacles for rubbish, trash, garbage or other waste material or accumulations, or mechanical or other equipment, may be kept, stored erected or permitted anywhere within the Properties, except inside the improvements on each Lot, or completely concealed from view by a fence, wall, or landscaping.

Section 5. Temporary Structures. No structure of a temporary character, trailer, manufactured home, manufactured building, mobile home, tent, shack, garage, barn or other outbuilding or any portion of the same, or any structure of any kind which extends more than four feet above the surface of the ground and which is detached from the dwelling, shall be constructed or parked on any Lot at any time, except for a construction shack, security trailer, temporary structure or temporary toilet during construction of a dwelling, or if such structure is totally screened from view from any location outside the Lot by a fence, wall, or landscaping, or a garage with the capacity for at least two automobiles.

Section 6. Building Restriction Lines. Any dwelling placed on a Lot shall be in accord with the front yard, side yard and rear yard setback requirements set forth in the Hillsborough County Zoning Regulations. No variances will be permitted without written permission from the Architectural Committee, in addition to zoning requirements.

Section 7. Vehicular Parking. No motorized wheeled vehicles of any kind and no boats may be kept or parked on any Lot, unless completely inside a garage attached to the main residence or completely screened from view from outside the Lot by fence, wall, or landscaping, except that private automobiles of the occupants, bearing no commercial signs, may be parked

in the driveway or parking area on the Lot, private automobiles of guests of the occupants may also be parked in such driveway or parking area, and except further that other vehicles may be parked in such driveway or parking area during such times necessary for service or maintenance of the dwelling or Lot or pickup and delivery service, provided that permission for such parking is granted by the Lot Owner solely for the purpose of such service. No inoperative vehicles shall be parked, repaired or maintained anywhere on the Property. No parking is permitted on the Common Areas, including streets, except in areas specifically designated by the Association's Board of Directors for parking.

Section 8. Lot Plates. A plate showing the street number of the Lot shall be placed on each improved Lot, and, at the option of the Owner, a nameplate showing the name of the Owner may also be placed on such improved Lot. The size, location, design, style, and type of material for each plate shall first be subject to approval by the Architectural Committee.

Section 9. Window Air Conditioners and Fans, Solar Devices. Unless the prior approval of the Architectural Committee has been obtained, no window air conditioning units, window fans, exhaust fans, or solar heating devices shall be installed in any side of a dwelling which faces a street, Common Area, or adjacent property owned by Developer.

Section 10. Construction.

(a). Within eight (8) months after the date of recording the deed from Developer, the Owner of any Lot sold without a dwelling shall commence actual construction of a residence thereon, with said residence to be designed and constructed in accordance with the Declaration.

(b). When the construction of any building is once begun, work thereon shall be prosecuted diligently and continuously until the full completion thereof. The main residence and all related structures shown on the plans and specifications approved by the Architectural Committee must be completed in accordance with such plans and specifications within nine (9) months after the start of the first construction upon each Lot unless such completion is rendered impossible as a direct result of strikes, fires, national emergencies, or natural calamities. Prior to completion of construction, the Owner shall install at his expense a suitable paved driveway from the paved portion of the abutting street to the Lot line and shall remove the curbing at the edge of the paved portion of the street to the extent necessary for entrance into the driveway and replace same with suitable valley curb or gutter so as to provide for entrance into the driveway and also proper and continued drainage along the edge of the paved portion of the street. The design and type of material for each such driveway and curb or gutter shall first be approved by the Architectural Committee in writing and the subsurface of the portion of the driveway between the Lot line and the paved portion of the abutting street as well as

the replacement curb or gutter shall be installed prior to commencement of any construction and prior to the delivery of construction materials to the Lot. During construction on any Lot, all vehicles involved in such construction, including those delivering materials and supplies, shall enter upon such Lot from the street only over the installed replacement curb or gutter and driveway subsurface, and such vehicles shall not be parked at any time on the street or upon any place in the Property other than the Lot on which the construction is proceeding. Developer shall have the right to allow vehicles to park on the street or other Lots during construction.

Section 11. Prohibitions Prior to Construction. No picnic areas and no detached outbuildings or structures of any kind shall be erected or permitted to remain on any Lot prior to the start of construction of a permanent residence thereon.

Section 12. Temporary Residence. No trailer, basement, garage, or any outbuilding of any kind shall at any time be used as a residence, either temporarily or permanently.

Section 13. Signs. No signs of any type shall be erected on any Lot or displayed to the public on any Lot except a professional or real estate sign as described below. A professional sign shall contain only the name, address, phone number, and occupation of a resident of the Lot, and shall be no more than one square foot in size. A real estate sign shall contain only the notation "for sale", "for rent", or "for lease", the telephone number, and the name of the agent and/or real estate broker or "by owner", as applicable, and shall not be more than four square feet in area. No other signs may be erected or maintained on any Lot, and no sign may be erected or maintained on any Lot which contains any language, drawing, or any material other than the words noted above. This restriction shall not apply to signs used by the Developer at the entrance of the subdivision to identify and advertise the subdivision as a whole, nor to signs to advertise Lots and/or houses by Developer or other licensed builders engaged in the business of construction and sale of houses, during the construction and development period and provided such signs are approved by the Architectural Committee. All signs permitted by this subsection are subject to the Association's rules and regulations and the approval of the Architectural Committee, provided however that these restrictions shall not apply to signs used by Developer or his assigns to advertise the property during the promotion and construction of dwellings and sale of Lots. Developer or the Association may enter upon any Lot and summarily remove and destroy any signs which do not meet the provisions of this section, and are hereby granted an easement for this purpose.

Section 14. Aerials. No exterior radio or television mast, tower, pole, wire, aerial, antenna, dish or appurtenances thereto, nor any other exterior electronic or electric equipment, structures, devices or wires of any kind shall be installed or maintained on the exterior of any structure located on a Lot or on any other portion of a Lot, unless approved by the Architectural

Committee. No satellite dish shall be permitted except patio "umbrella" type dishes, and any such satellite dish must comply with standards of the Architectural Committee. The Architectural Committee, created pursuant to Article VI, shall adopt standards for the placement of such satellite dishes.

Section 15. Electrical Interference. No electrical machinery, devices or apparatus of any sort shall be used or maintained in any structure located on a Lot which causes interference with the television or radio reception in any structures located on other Lots.

Section 16. Animals. No animals, livestock, or poultry may be raised, bred or kept anywhere within the Properties, except that dogs, cats and other customary household pets, limited to not more than two (2) dogs, two (2) cats, and four (4) birds may be kept upon any Lot so long as they are not kept, bred or maintained for any commercial purpose. Each Owner shall have the responsibility to clean up the waste produced by his or her pet immediately, and all pets shall be properly leashed, caged, or controlled in whatever manner is most practical whether it is located upon or off a Lot, and shall be subject to all applicable local ordinances existing at the time.

The keeping of a dog or other pet on the Property is not a right of an Owner, but is a conditional license. This conditional license is subject to termination at any time by the Association upon a finding that a dog or other pet is vicious, is annoying to other residents, or has in any way become a nuisance. The owner of a pet assumes liability for all damage to persons or property caused by the pet or resulting from its presence on the Property. A dog must be kept on a leash at all times when outside.

Section 17. Nuisances. No illegal, noxious, or offensive activity shall be permitted or carried out on any part of the Property, nor shall anything be permitted or done thereon which is or may become a nuisance or a source of embarrassment, discomfort or annoyance to the neighborhood. No trash, garbage, rubbish, debris, waste material, or other refuse shall be deposited or allowed to accumulate or remain on any part of the Property, nor upon any lands contiguous thereto. No fires for the burning of trash, leaves, clippings, or other debris or refuse shall be permitted on any part of the Property, except by the Developer. No Owner shall permit any use of his Lot or make any use of the Common Areas or streets upon the Property that will increase the cost of insurance for the Property above the cost when the Property is used for approved purposes, or that will cause any such insurance to be canceled or threatened for cancellation, except with the prior written consent of the Association. No bicycles, tricycles, scooters, wagons, carriages, shopping carts, chairs, benches, tables, toys, or other such items shall be parked or permitted to stand for any period of time on the streets or Common Areas, except in accordance with the Rules and Regulations.

Section 18. Trees and Surface Conditions. No Owner shall plant or place any shrubbery, hedge, tree or other planting on any part of the Property lying outside of the Owner's Lot. No living tree having a diameter greater than six (6) inches, measured at a height of four (4) feet above ground level, may be cut on any of the Property without first obtaining the written consent of the Architectural Committee. No sod, topsoil, or shrubbery shall be removed from the Property, no change in elevations shall be made, and no change in the condition of the soil or the level of the land shall be made which result in any permanent change in the flow and drainage of surface water which is not approved by the Architectural Committee and consistent with the surface water management system approved and on file with the Southwest Florida Water Management District.

Section 19. Maintenance. Each Owner must repair, replace and maintain the roofs, gutters, downspouts, lawns, shrubs, landscaping, walks, fencing, exterior building surfaces, windows, doors, trim members, driveways, and other exterior improvements and attachments from time to time situated on such owner's Lot. Each Owner shall maintain such owner's Lot in accordance with the community wide standards for maintenance established in the Master Declaration. Each Owner is required to sod his lot as appropriate. Each Owner's duty of maintenance includes any easement areas upon such Owner's Lot except Common Areas. No Owner may permit any waste to the exterior portions of such Owner's Lot. Each Owner must make all repairs, maintenance and replacements necessary to attachments and appurtenant driveways, if any, in a safe, sanitary and reasonably attractive condition. Should an Owner fail to meet the minimum standards for maintenance, then the Association may perform or have performed the necessary required maintenance and thereafter specifically assess such Owner for such costs pursuant to Article V, Section 4 hereunder.

Section 20. Rules and Regulations. The Association may adopt reasonable rules and regulations concerning the appearance and use of the Property, including both Lots and the Common Area, that may be amended from time to time by the Association in the manner provided by the Articles and By-laws. The Association shall provide copies of the regulations and amendments thereto to all Owners and residents. The rules and regulations shall be binding on all Owners and residents after such copies are furnished. No Owner, invitee, or person residing within the Properties may violate the Association's rules and regulations for the use of the Properties. All Owners and other persons residing within the Properties, and their invitees, at all times will do all things reasonably necessary to comply with such rules and regulations. The Association may impose reasonable monetary fines and other sanctions for violations of the rules which may be collected by liens and foreclosure as provided herein. Wherever any provision of this Declaration restricts or prohibits any activity, condition or structure within the Properties except as permitted by the Association's rules and regulations, such restriction or prohibition is self-executing until the Association promulgates rules and regulations expressly permitting such activities. Without limitation, any rule or regulation will be deemed "promulgated" when mailed to all Owners at the address shown on the Association's books or

when posted at a conspicuous place on the Properties from time to time designated by the Association for such purpose. All rules and regulations may be initially promulgated by the Board, subject to amendment or rescission by a majority of all classes of membership present and entitled to vote at any regular or special meeting of members. The Association's procedures for enforcing its rules and regulations shall provide the affected Owner with reasonable prior notice and a reasonable opportunity to be heard, in person and through representatives of the Owner's choice.

Section 21. Mining. No oil or natural gas drilling, refining, quarrying or mining operations of any kind shall be permitted upon any Lot, and no derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted on any Lot.

Section 22. Activities of Developer. Notwithstanding any other provision of the Declaration, until the Developer has completed all subdivision improvements and the sale of all Lots, neither the Association nor any Owner shall interfere with the completion of sales of the Lots. Developer may make such use of the unsold Lots as may facilitate sales, including maintenance of a sales office, showing of Lots and the display of signs.

Section 23. Fences. Fences shall be permitted only as designated in guidelines adopted by the Architectural Committee. The Architectural Committee created pursuant to Article VI hereof shall adopt uniform standards for the design and placement of fences, which standards shall not be limited to those specified in Section 3 of Article VI, but shall be compatible with the community as a whole. All fences shall comply with County regulations and be subject to review by the Architectural Committee as provided in Section VI.

Section 24. Replacement. In the event a residence is damaged or destroyed by casualty, hazard or other loss, then within twelve (12) months after such incident, the Owner thereof shall complete either repairs or rebuilding of the damaged residence or promptly clear the damaged improvements and regrass and landscape the Lot in a sightly manner.

Section 25. Utility Lines. All telephone, electric, cable, and other utilities lines and connections between the main or primary utility lines and the dwelling or other buildings located on a Lot shall be located underground and concealed from view. The Owner of a Lot shall be responsible for all maintenance, operation, safety, repair and replacement of the entire secondary underground utility system from the applicable transformer or supply to the residence and other buildings on the Lot.

Section 26. Mailboxes. No mailbox or paper box shall be erected or installed unless approved for design and location by the Architectural Committee.

Section 27. Wells. No wells may be drilled or maintained on any Lot without the prior written approval of the Architectural Committee, which may impose individual conditions on such operation in addition to those imposed by government.

Section 28. Basketball Hoops. No basketball hoops, backboards, or pole structures may be erected in any front yard or on the front side of any dwelling.

Section 29. Clotheslines. No clotheslines or devices for the air-drying of clothing may be constructed in any location on a lot which is visible from any street.

Section 30. Window Treatment and Shading. All windows visible from any street shall have white window treatment, whether consisting of curtains, blinds, shades, or other coverings.

Section 31. Swimming Pools. No above ground swimming pools shall be constructed on a lot. A screen enclosure or fence must be used to enclose in-ground pools. Pool and enclosure construction are subject to prior review and approval by the Architectural Committee pursuant to the terms of Article VI.

Section 32. Surface Water Management System. Each Owner within the subdivision, at the time of construction of a building, residence, or structure shall comply with the construction plans for the surface water management system approved and on file with the Southwest Florida Water Management District. No owner of property within the subdivision may construct or maintain any building, residence, or structure, or undertake or perform any activity in the wetlands, wetland mitigation areas, buffer areas, upland conservation areas, and drainage easements described in the approved permit and recorded plat of the subdivision, unless prior approval is received from the Southwest Florida Water Management District Tampa Regulation Department.

ARTICLE IV THE ASSOCIATION

Section 1. Membership. Every Owner of a Lot is a Member of the Association. If title to a Lot is held by more than one person, each such person is a Member. An Owner of more than one Lot is entitled to one membership for each Lot owned. Each membership is appurtenant to the Lot upon which it is based and it is transferred automatically by conveyance of title to that Lot and may not be separated from ownership of a Lot. No person except an Owner may be a Member of the Association, and membership in the Association may not be transferred except by transfer of title to a Lot. An Owner who is a contract seller may assign such Owner's membership and voting rights to such Owner's vendee in possession.

Section 2. Voting. The Association shall have two classes of voting membership:

Class A. The Class A members shall be all Owners, with the exception of Developer, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in each Lot owned, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B members shall be Developer who shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of one of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership;
- (b) on the anniversary date ten (10) years from the date when the first Lot is conveyed to a Class A Member; or
- (c) such earlier date as Developer may elect, in Developer's sole discretion.

Section 3. Common Area. The Association shall have the following powers and shall provide the following services:

(a) Management and Control. Subject to the rights of Owners and the Developer set forth in this Declaration, the By-Laws and the Articles, the Association has exclusive management and control of the Common Area, its improvements if any, and all related furnishings, equipment, fencing and other personal property, if any.

(b) Maintenance. The Association's duties with respect to the Common Area include the maintenance and operation of improvements, equipment and personal property installed by the Developer on the Common Area, so as to keep all of the foregoing in good, clean substantial, attractive, sanitary, safe and serviceable condition, order and repair. Such duties include the repair, servicing, and maintenance of all roads, pavement and drainage systems, lighting, landscaping, irrigation systems, recreation areas, conservation areas, and entry features, to the extent the same are contained within the Common Area.

(c) Taxes. The Association shall be responsible for the payment of all taxes validly levied, assessed, or imposed with respect to the Common Area.

(e) Insurance. The Association shall maintain adequate public liability and property insurance with respect to the Common Area.

Section 4. Exterior Maintenance. The Association has no duty of exterior maintenance with respect to any Lot, and each Owner must maintain such Owner's Lot, including any appurtenant driveways, in a safe, sanitary and reasonably attractive condition. If:

(a) Any Owner refuses or fails to make any repairs, maintenance, or replacements required by Article III, Section 19, above; and

(b) As a result, any condition on or adjoining such Owner's Lot becomes a hazard or nuisance to any other Owner, or diminishes or impairs the value or marketability of any other Lot, or is visually objectionable to persons lawfully upon the Properties; and

(c) At least seventy-five percent (75%) of the members of the Board find that the Owner was provided reasonable notice of the failure of repair, maintenance or replacement and the Board's consideration thereof, and was given an opportunity to be heard by the Board;

then, upon the occurrence of all of the foregoing, the Association may make or perform such repairs, maintenance, or replacements as reasonably are necessary to correct such condition and assess all costs so incurred against such Owner's Lot as provided in Article V, Section 4, below.

Section 5. Access By Association. The Association has a right of entry onto the exterior portions of each Lot to the extent reasonably necessary to discharge its duties of exterior maintenance, if any, or for any other purpose reasonably related to the Association's performance of any duty imposed, or exercise of any right granted by this Declaration or by any applicable Supplemental or Amended Declaration. Such right of entry shall be exercised in a peaceful and reasonable manner at reasonable times and upon reasonable notice whenever circumstances permit. Entry into any improvement upon any Lot shall not be made without the consent of its Owner or occupant for any purpose, except pursuant to Court order or other authority granted by Law. No Owner shall withhold consent arbitrarily to entry by the Association for the purpose of discharging any duty or right of exterior maintenance if such entry is upon reasonable notice, at a reasonable time, and in a peaceful and reasonable manner. The Association's right of entry may be exercised by its agents, employees and contractors.

Section 6. Services. The Association may obtain and pay for the services of any person to manage its affairs to the extent the Board deems advisable, as well as such other personnel as the Board determines are necessary or desirable for the proper operation of the Properties, whether such personnel are furnished or employed directly by the Association or by any person with whom it contracts. Without limitation, the Board may obtain and pay for legal

and accounting services necessary or desirable in connection with the operation of the Properties or the enforcement of this Declaration, the Articles, the By-Laws, or the rules and regulations of the Association.

Section 7. Rules and Regulations. As provided in the Bylaws, the Association, from time to time may adopt, alter, amend, rescind and enforce reasonable rules and regulations governing the use of the Properties, consistent with the rights and duties established by this Declaration. The Association's procedures for enforcing its rules and regulations at all times must provide the affected Owner with reasonable prior notice and a reasonable opportunity to be heard, in person, or through representatives of such Owner's choosing, or both.

Section 8. Capital Improvements. Except for replacement or repair of items installed by Developer, if any, and except for any personal property related to the Common Area, the Association may not authorize capital improvements to the Common Area without the prior approval of seventy-five percent (75%) of the Association Members present and voting in person or by proxy at a meeting duly convened for such purposes as provided in Article V, Section 3, below.

Section 9. Amplification. The provisions of this Declaration may be amplified by the Articles and By-Laws of CROSS CREEK PARCEL "K" HOMEOWNERS ASSOCIATION, INC., but no such amplification shall alter or amend substantially any of the rights or obligations of the Owners set forth in the Declaration, or any Supplemental Declaration. The Developer intends that the provisions of this Declaration and any Supplemental or Amended Declaration, on the one hand, and the Articles and By-Laws on the other hand, be interpreted, construed and applied to avoid inconsistencies or conflicting results. If such conflict necessarily results, however, Developer intends that the provisions of this Declaration, or any Supplemental or Amended Declaration, control anything to the contrary in the Articles or By-Laws.

Section 10. Master Association. The Master Association shall have the power to veto any action taken or contemplated to be taken by the Association which the board of directors of the Master Association reasonably determines to be adverse to the interests of the Master Association or its members or inconsistent with the Community Wide Standard of the Master Association, or otherwise not in conformity with the Master Declaration of the Master Association. The Master Association shall also have the power to require specific action to be taken by the Association in connection with its obligations and responsibilities hereunder or under any covenants affecting the Properties. Without limiting the generality of the foregoing, the Master Association may require specific maintenance or repairs or aesthetic changes to be effected by the Association, may require that a proposed budget include certain items and that expenditures be made therefor, and may veto or cancel any contract providing for maintenance, repair, or replacement of the property governed by the Association.

Any action required by the Master Association, in a written notice pursuant to the foregoing paragraph, to be taken by the Association shall be taken within the time frame set by the Master Association in such notice. If the Association fails to comply with the requirements set forth in such written notice, the Master Association shall have the right to effect such action on behalf of the Association and shall assess the Owners for their pro rata share of any reasonable expenses incurred by the Master Association in connection with the foregoing.

ARTICLE V ASSESSMENTS

Section 1. Assessments Established. For each Lot owned within the Property, Developer covenants, and each Owner of any Lot by acceptance of a deed thereto, whether or not it is so expressed in such Deed, is deemed to covenant and agree, to pay to the Association:

- (a) An initial assessment, as provided in Section 5 of this Article.
- (b) An annual assessment, as provided in Section 2 of this Article; and
- (c) Special assessments, as provided in Section 3 of this Article; and
- (d) Specific assessments; as provided in Section 4 of this Article; and
- (e) All excise taxes, if any, that from time to time may be imposed by law upon all or any portion of the assessments established by this Article;
- (f) Interest and costs of collection of such assessments, including reasonable attorney's fees, as provided in this Declaration; and

All of the foregoing are a continuing charge on the land and secured by a continuing lien upon the Lot against which each assessment is made, as provided in Section 7, below. Each such assessment, together with excise taxes, interest and all costs and expenses of collection, including reasonable attorney's fees, also is the personal obligation of the person who was the Owner of such Lot when such assessment fell due. Such personal obligation will not pass to an Owner's successors in title unless assumed expressly in writing, however.

The annual or special assessments on Class B lots shall be 50% of the corresponding assessments for Class A lots. As an alternative in lieu of such assessments, Developer may pay the excess expenses of the Association, including reserves, which exceed the amounts collected from Class A lot assessments, as long as Class A assessments do not exceed \$200.00 per month.

Section 2. Annual Assessment. The annual assessment must be used exclusively to promote the recreation, health, safety and welfare of the residents within the Properties, including (i) the operation, management, maintenance, repair, servicing, renewal, replacement and improvements of the Common Area, and the establishment of reserve accounts therefor; and (ii) the cost of labor, equipment, materials, management and, supervision of the Common Area; and (iii) all other general activities and expenses of the Association.

Section 3. Special Assessments. In addition to the annual assessment, the Association may levy a special assessment for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, renewal, repair or replacement of a capital improvement upon the Common Area, including but not limited to the pavement and drainage systems within the Common Area, provided such assessment first is approved by seventy-five percent (75%) of the members present and voting in person or by proxy at a meeting duly convened for such purpose. Any such special assessment may be payable in one or more installments, with or without interest, as seventy-five percent (75%) of the Members so present and voting determine.

Section 4. Specific Assessments. Any and all accrued, liquidated indebtedness of any Owner to the Association, including fines, arising under the provision of this Declaration, or by contract expressed or implied, or because of any act or omission of any Owner or person for whom such Owner is responsible, also may be assessed by the Association against such Owner's Lot after such Owner fails to pay it within thirty (30) days after written demand.

Section 5. Amount of Annual Assessment and Initial Assessment.

(a) Until the close of the first fiscal year following Developer's conveyance of the Common Area to the Association, the annual assessment will not exceed three hundred dollars (\$300.00) per Lot, which amount is independent of and does not include any amounts due for fire protection, street lights or the Master Association. At least thirty (30) days before the expiration of each fiscal year, the Board will prepare and distribute to each Owner a proposed budget for the Association's operations during the next ensuing fiscal year. If such budget requires an annual assessment of 115% or less of the annual assessment then in effect, the assessment so proposed will take effect at the commencement of the next ensuing fiscal year without further notice to any Owner. If such budget requires an annual assessment that is either more than one hundred fifteen percent (115%) of the annual assessment then in effect, or would increase the budget by an amount exceeding the increase in the Consumer Price Index ("CPI") published by the U.S. Department of Labor for the preceding year, or a comparable index if the CPI is not available, whichever increase is greater, then however, the Board shall call a membership meeting on not less than fifteen (15) days prior notice for the purpose of approving such increase. A majority of the votes, pursuant to Article IV, Section 2, of those Members present and voting is sufficient for such approval, and the assessment approved will take effect at the commencement of the next ensuing fiscal year without further notice to any Owner. If

the proposed assessment is disapproved, a majority of the votes will determine the annual assessment for the next ensuing fiscal year, which may be in any amount not exceeding that stated in the meeting notice. Each annual assessment may be payable in such number of installments, with or without interest, as the Board determines. In the absence of any action by the Board or the membership to the contrary prior to the commencement of any fiscal year, the annual assessment then in effect automatically will continue for the ensuing year.

(b) An initial assessment of three hundred dollars (\$300.00) for Lots shall be due and payable upon the initial transfer of a Lot to a Class A Owner and upon each successive transfer from a Class A Owner to succeeding Class A Owner.

Section 6. Commencement. The assessments provided by this Article will commence as to all Lots on the first day of the first month following Developer's first conveyance of title to any Lot to a Class A Member and will be prorated on the basis of the number of months then remaining in the Association's fiscal year.

Section 7. Assessment Lien. All sums assessed to any Lot, together with interest and all costs and expenses of collection, including reasonable attorneys' fees, are secured by a continuing lien on such Lot in favor of the Association. Such lien is subject and inferior to the lien for all sums secured by any First Mortgage encumbering such Lot; but all other lienors acquiring liens on any Lot after this Declaration is recorded are deemed to consent that such liens are inferior to the lien established by this Declaration, whether or not such consent is set forth in the instrument creating such lien. The recordation of this Declaration constitutes constructive notice to all subsequent purchasers and creditors, or either, of the existence of the Association's lien and its priority. The Association may, but is not required to, from time to time, record a Notice of Lien to further evidence the lien established by this Declaration.

Section 8. Association Remedies. Any assessment not paid within thirty (30) days after its due date bears interest at the maximum rate of interest allowed by law at the time. The Association may sue the Owner personally obligated to pay such assessment for a money judgment, or it may foreclose its lien against such Owner's Lot. A suit to recover a money judgment for unpaid assessments may be maintained without foreclosing, waiving, or otherwise, impairing the security of the Association's lien, or its priority. The Board may suspend the voting rights of a Member for the failure of a Member to pay its regular annual assessment within the ninety (90) days after its due date. No Owner may waive or escape liability for the Association's assessments by non-use of the Common Area or by abandonment of such Owner's Lot.

Section 9. Foreclosure. The lien for sums assessed pursuant to this Article may be enforced by a judicial foreclosure in the same manner in which mortgages on real property from time to time may be foreclosed in the State of Florida. In such foreclosure, the Owner is

required to pay all costs and expenses of foreclosure including reasonable attorney's fees. All such costs and expenses are secured by the lien foreclosed. Such Owner also is required to pay to the Association all assessments against the Lot that become due during the period of foreclosure, which also are secured by the lien foreclosed and will be accounted and paid as of the date the Owner's title is divested for foreclosure. The Association has the right and power to bid at the foreclosure, or to acquire such Lot by deed or other proceeding in lieu of foreclosure, and thereafter to hold, convey, lease, rent, use and otherwise deal with such Lot as its Owner for purposes of resale only. If any foreclosure sale results in a deficiency, the Association may petition the Court having jurisdiction of the foreclosure to enter a personal judgment against the Owner for such deficiency.

Section 10. Exempt Lots. Any and all Lots from time to time owned by the Association will be exempt from the assessments established by this Article during the period of such ownership. This Association may not own or otherwise acquire Lots except (i) pursuant to foreclosure of the Association's lien, or (ii) one Lot for use as a residence by any resident manager for the Property who is employed by the Association or Association's manager.

Section 11. Lien Subordination. The Association's lien established by the Declaration is subordinate to the lien of any First Mortgage. Sale or transfer of any Lot does not affect the assessment lien, except that the sale or transfer of any Lot pursuant to foreclosure of any First Mortgage, or any proceeding in lieu thereof, extinguishes the Association's lien as to payments that became due prior to such sale or transfer, without prejudice, however, to the Association's right to collect such amounts from the Owners personally liable for their payment. No such sale or transfer relieves such Lot from liability for assessment thereafter becoming due or from the lien thereof. Any encumbrancer holding a lien on a Lot may pay, but is not required to pay, any amount secured by the lien created by this Article and, upon such payment, such encumbrancer will be subrogated to all rights of the Association with respect to such lien, including priority.

Section 12. Homesteads. By acceptance of a deed thereto, each Owner of each Lot is deemed to acknowledge conclusively that (i) the assessments established by this Article are for the improvement and maintenance of any homestead thereon; and (ii) the Association's lien for such assessments has priority over any such homestead; and (iii) such Owner irrevocably waives the benefit of any homestead exemption otherwise available with respect to all amounts secured by such lien.

Section 13. Fines and Suspensions. In addition to all other remedies, in the sole discretion of the Board, (i) a fine or fines may be levied against an Owner for failure of the Owner, his family members, guests, invitees, tenants or employees to comply with any covenant, restriction, rule or regulation, contained herein or promulgated pursuant to this Declaration; or (ii) the rights of an Owner or an Owner's family members, guests, invitees,

tenants or employees, to use the Common Areas and facilities may be suspended for a reasonable period of time, provided the following procedures are adhered to:

(a) Notice. The Association shall notify the Owner in writing delivered by hand or by regular United States Mail of the infraction or infractions. Included in the notice shall be the date and time of the next Board meeting at which time the Owner may present reasons why fine(s) or suspension(s) should not be imposed. At least fourteen (14) days notice of such meeting shall be given to the Owner. Notice shall be deemed to have been given when hand delivered or three (3) days after mailing.

(b) Hearing. The alleged noncompliance shall be presented to at the meeting or special meeting of the Board to a committee of at least three (3) Members appointed by the Board who are not officers, directors, or employees of the Association, or the spouse, parent, child, or sibling of an officer, director or employee of the Association. At the same meeting, the Owner sought to be fined or suspended may present reasons why the proposed fine or suspension should not be levied or imposed. If the committee does not approve, by a majority vote, a proposed fine or suspension of Common Area use rights, it may not be levied or imposed. The decision of the committee shall be submitted to the Owner in writing not later than twenty-one (21) days after the meeting of the Board. The Owner shall have a right to be represented by counsel and to cross-examine witnesses.

(c) Amount of Fines. If approved pursuant to subsection (b) above, the Board may impose fines not to exceed \$100 per violation, against any Owner, his family members, guests, invitees, tenants or employees. A fine may be levied on the basis of each day of a continuing violation, with a single notice and opportunity for hearing, except that no such fine shall exceed \$1,000 in the aggregate.

(d) Payment of Fines. Fines shall be paid not later than thirty (30) days after receipt by Owner of a notice of the levy of a fine.

(e) Collection of Fines. Fines shall be treated as a Specific Assessment otherwise due the Association and may be collected in the same manner as described herein for collection of Specific Assessments.

(f) Application of Fines. All monies received from fines shall be allocated as directed by the Board.

(g) Non-exclusive Remedy. The provision for fines and suspensions in this Article shall not be construed to be exclusive, and shall exist in addition to all other rights and remedies to which the Association may be otherwise legally entitled.

**ARTICLE VI
ARCHITECTURAL COMMITTEE**

Section 1. Authority. No dwellings, building, parking cover, shed, structure, fence, outbuilding, color change, addition, exterior alteration or substantial attachment, or construction or erection of any kind may be erected, placed, reconstructed or permitted to remain on any Lot unless and until approved by the Architectural Committee. Such approval will not be unreasonably withheld for replacements or reconstructions that conform in design, materials, appearance and quality to that of the original work.

Section 2. Design Standards. The Architectural Committee shall from time to time, subject to this Declaration and the Association documents, adopt, promulgate, amend, revoke, and enforce guidelines, hereinafter referred to as the "Design Standards" for the purposes of:

- (i) governing the form and content of plans and specifications to be submitted to the Architectural Committee for approval pursuant to this Declaration; and
- (ii) governing the procedure for such submission of plans and specifications; and
- (iii) establishing guidelines with respect to the approval and disapproval of design features, architectural styles, exterior colors and materials, details of construction, location and size of any structure or dwelling and all matters that require approval by the Architectural Committee pursuant to this Declaration.

Section 3. Review and Approval of Plans. No Structure shall be commenced, erected or maintained on any Lot, nor shall any exterior addition to or alteration thereof be made until the plans and specifications showing the nature, kind, shape, height, material and location of the same shall have been submitted to the Architectural Committee for written approval (i) as to conformity and harmony of external design and general quality with the existing standards of the neighborhood and with the standards of Cross Creek Parcel "K" Phase 1A; and (ii) as to the location of the Structure in relation to surrounding structures and topography and finished ground elevation; and (iii) shall be consistent with the provisions of this Declaration. In the event the Architectural Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted in writing, or in any event, if no suit to enjoin the addition, alteration or change has been commenced prior to completion thereof, approval by the Architectural Committee will not be required.

Such plans and specifications shall be in such form and shall contain such information as may be reasonably required by the Architectural Committee including, without being limited to:

- (a) a site plan showing the location of all proposed and existing structures on the Lot including building setbacks, open space, driveways, walkways and parking spaces including the number thereof;
- (b) a foundation plan;
- (c) a floor plan;
- (d) exterior elevations of any proposed Structure and alterations to existing Structures depicting how such Structure will appear after all backfilling and landscaping are completed;
- (e) specifications of materials, color scheme, lighting schemes and other details affecting the exterior appearance of any proposed structure and alterations to existing structures; and
- (f) plans for landscaping and grading, especially if the proposed structure consists of such landscaping or grading.

Upon approval by the Architectural Committee of any plans and specifications submitted pursuant to this Declaration, a copy of such plans and specifications, as approved, shall be deposited for permanent record with the Architectural Committee and a copy of such plans and specifications bearing such approval, in writing, shall be returned to the applicant submitting the same. Approval for use in connection with any Lot or Structure of any plans and specifications shall not be deemed a waiver of the Architectural Committee's right, in its discretion, to disapprove similar plans and specifications or any of the features or elements included therein if such plans, specifications, features or elements are subsequently submitted for use in connection with any other Lot or Structure. Approval of any such plans and specifications relating to any Lot or Structure, however, shall be final as to that Lot or Structure and such approval may not be reviewed or rescinded thereafter, provided that there has been adherence to, and compliance with such plans and specifications, as approved, and any conditions attached to any such approval.

Norwithstanding anything to the contrary, the Architectural Committee may request changes in any plans or Structures that are completed or being built if required by law and neither the Developer nor the Architectural Committee shall be liable for damages.

In regards to any plans and specifications approved by the Architectural Committee neither Developer, nor any member of the Architectural Committee, shall be responsible or liable in any way for any defects in any plans or specifications, nor for any structural defects in any work done according to such plans and specifications nor for the failure of the plans and

specifications to comply with any law. Further, neither Developer, nor any member of the Architectural Committee shall be liable in damages to anyone by reason of mistake in judgment, negligence, misfeasance, malfeasance or nonfeasance arising out of or in connection with the approval or disapproval or failure to approve or disapprove any such plans or specifications or the exercise of any other power or right of the Architectural Committee provided for in this Declaration. Every Person who submits plans or specifications to any Architectural Committee for approval agrees, by submissions of such plans and specifications, and every Owner of any Lot agrees, that he will not bring any action or suit against Developer, or any member of the Architectural Committee, to recover for any such damage.

Any employee or agent of the Architectural Committee may, after reasonable notice, at any reasonable time, enter upon any Lot and Structure thereon for the purpose of ascertaining whether the installation, construction, alteration, or maintenance of any Structure or the use of any Lot or Structure is in compliance with the provisions of this Declaration; and neither the Architectural Committee, nor any such agent shall be deemed to have committed a trespass or other wrongful act by reason of such entry or inspection.

Section 4. Committee Membership. The Architectural Committee membership shall be initially composed of Katherine Montgomery, Robert Jesski, and Fred Sikorski, who by majority vote may designate a representative (herein called "Designated Representative") to act for and on behalf of the Architectural Committee and to exercise all powers and perform all duties of the Architectural Committee. The Address of the Architectural Committee is 4904 Eisenhower Boulevard, Suite 150, Tampa, Florida 33634. However, at such time as all of the Lots in the Property have been sold by Developer, the powers and duties of the Architectural Committee shall immediately vest in and be assigned to the Association, and the Architectural Committee shall thereafter exist as a committee of the Association under the control of the Board.

Section 5. Replacement. In the event of the death, inability to serve because of disability, or resignation of any member or members of the Architectural Committee, the remaining member or members thereof shall appoint a successor member or members, and until such successor member or members shall have been so appointed, the remaining member or members shall have full authority to exercise the powers and perform the duties of the Architectural Committee.

Section 6. Standards. In reviewing any particular application, the Architectural Committee must consider whether its action will: (i) assure harmony of external design, materials and location in relation to surrounding buildings and topography within the Properties; and (ii) preserve the value and desirability of the Properties as a residential community; and (iii) be consistent with the provisions of this Declaration; and (iv) be in the best interest of all Owners in maintaining the value and desirability of the Properties as a residential community.

**ARTICLE VII
GENERAL PROVISIONS**

Section 1. Enforcement. The Association, or any Owner, has the right to enforce, by any appropriate proceeding, all restrictions, conditions, covenants, easements, reservations, rules, regulations, liens and charges now or hereafter imposed by, or pursuant to, the provisions of this Declaration. If any Owner or the Association is the prevailing party in any litigation involving this Declaration, then that party also has the right to recover all costs and expenses incurred, including reasonable attorneys' fees for all trial and appellate proceedings, if any. If the Association employs an attorney to enforce the provisions of this Declaration against any Owner, regardless of whether suit is brought, the costs and expenses of such enforcement, including reasonable attorneys' fees, may be assessed against such Owner's Lot as provided in Article V, Section 4. Failure by the Association or any Owner to enforce any provisions contained in this Declaration does not constitute a waiver of the right to do so at any time. Developer also has the right to enforce all provisions of this Declaration relating to the use, maintenance, and preservation of the Properties; and, if Developer is the prevailing party in any litigation involving this Declaration, to recover all of Developer's costs and expenses incurred, including reasonable attorneys' fees.

Section 2. Meeting Requirements. Wherever any provision of this Declaration, the Articles, or the By-Laws requires any action to be approved by two-thirds (2/3) or more of the votes, pursuant to Article IV, Section 2, of membership at a meeting duly convened for such purpose, written notice of such meeting must be given to all Members not less than fifteen (15) days in advance, setting forth its purpose. At such meeting the presence in person or by proxy of Members entitled to cast at least thirty percent (30%) of the votes, pursuant to Article IV, Section 2, outstanding constitutes a quorum.

Section 3. Rights of Mortgagees. By agreement between any Owner and the holder of any mortgage on such Owner's Lot, any and all membership rights of such Owner may be assigned to, and exercised by, such Mortgagee as collateral or additional security for performance of the obligations secured by such mortgage; but no such assignment or delegation will bind the Association until the Association has received written notice thereof.

Section 4. Approval of FHA/VA. Notwithstanding anything contained herein to the contrary, any amendment to this Declaration, the Articles, or the By-Laws; or any annexation of additional property; or any merger or consolidation of the Association or any dissolution of the Association; or any mortgaging, sale or dedication of any Common Area, must be approved by the Federal Housing Administration or the Veterans Administration as long as there are Class "B" members.

Section 5. Severability. Invalidation of any particular provision of this Declaration by judgment or court order will not affect any other provision, all of which will remain in full force and effect provided, however, any court of competent jurisdiction is hereby empowered, to the extent practicable, to reform any otherwise invalid provision of this Declaration when necessary to avoid a finding of invalidity which otherwise would effectuate Developer's intent of providing a comprehensive plan for the use, development, sale and beneficial enjoyment of the Properties.

Section 6. Amendment. The provisions of this Declaration will run with and bind the Properties, and will inure to the benefit of and be enforceable by the Association for so long as the Properties are used in whole or in part as a residential community, and in all events, for at least twenty (20) years following the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten years. This Declaration may be amended by an instrument signed by Members entitled to cast not less than seventy-five (75%) of the votes pursuant to Article IV, Section 2 hereof. No amendment shall be effective which shall impair or prejudice the rights or priorities of the Developer or any institutional Mortgagee without the specific written approval of the Developer or institutional Mortgagee affected thereby. While there is Class B membership, 75% of each Class of Owners must approve any amendment. If necessary to obtain any governmental approval, including approval by the Federal Housing Administration or Veteran's Administration, or to correct a scrivener's error or omission, Developer may amend this Declaration within the first year after its recording.

Section 7. Easements for De Minimis Unintentional Encroachments. Where necessary and appropriate, Developer and/or the Association, whichever is in control of the particular portion of the Properties at the time, may grant easements for de minimis unintentional encroachments.

Section 8. Interpretation. Unless the context expressly requires otherwise, the use of the singular includes the plural, and vice versa; the use of the terms "including" or "include" is without limitation; the terms "Common Area", "Lot", and "Properties" include both any portion applicable to the context and any and all improvements, fixtures, trees, vegetation, and other property from time to time situated thereon; and use of the words "must", "will" and "should" is intended to have the same legal effect as the word "shall". This Declaration should be construed in favor of the party seeking to enforce its provisions to effectuate its purpose of protecting and enhancing the value, marketability, and desirability of the Properties as a residential community by providing a common plan for their development and enjoyment.

Section 9. Annexation. Within five years of the date of execution of this Declaration, Developer may, subject to compliance with Section 4 above, add contiguous lands to the Property described in Exhibit "A" attached hereto by the filing of a supplemental declaration declaring such annexed lands to be subject to the provisions hereof, with such modifications and

additions as may be applicable to such annexed lands. Upon the filing of such a supplemental declaration, the Lots and lands annexed thereby shall become subject to this Declaration, to the assessment provisions hereof, and to the jurisdiction of the Architectural Committee and the Association. For purposes of Article IV, Section 2, the Lots in the annexed lands shall be considered to have been part of the Property since the filing of this Declaration.

IN WITNESS WHEREOF, Developer has executed this Declaration the date stated above.

Signed, sealed and delivered in the presence of:

M/I SCHOTTENSTEIN HOMES, INC., an Ohio corporation

Katherine Montgomery
Printed Name: KATHERINE MONTGOMERY

Fred Sikorski
Printed Name: FRED SIKORSKI, Division President

Jack B. Hanson
Printed Name: JACK B. HANSON

STATE OF FLORIDA

COUNTY OF Hillsborough

The foregoing instrument was acknowledged before me this 17 day of Dec, 1998, by FRED SIKORSKI as Division President of M/I SCHOTTENSTEIN HOMES, INC., an Ohio corporation, and he acknowledged to me that they executed the same for the purposes therein expressed and in the capacity therein stated. He is personally known to me or has produced _____ as identification.

Katherine A. Montgomery
Notary Public
Print Name: KATHERINE A. MONTGOMERY
My Commission Expires:

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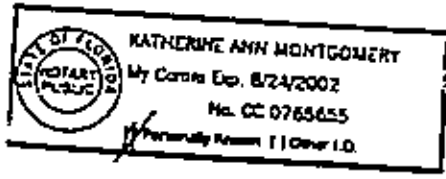


EXHIBIT "A"

LEGAL DESCRIPTION

CROSS CREEK PARCEL "K"

DESCRIPTION: A parcel of land lying in Section's 8 and 9, Township 27 South, Range 20 East, Hillsborough County, Florida, and being more particularly described as follows:

From the Northeast corner of said Section 8, run thence along the East boundary of said Section 8, S.00°52'00"E., 1378.14 feet to the POINT OF BEGINNING; thence N.49°20'55"E., 297.76 feet; thence N.52°58'37"E., 272.60 feet; thence N.89°20'00"E., 161.00 feet; thence N.88°58'35"E., 45.18 feet; thence S.69°05'13"E., 46.10 feet; thence N.81°25'41"E., 12.07 feet; thence S.23°00'00"E., 94.08 feet; thence S.35°00'00"E., 44.95 feet; thence S.47°00'00"E., 44.95 feet; thence S.53°00'00"E., 250.00 feet; thence S.55°57'00"E., 50.26 feet; thence S.62°40'00"E., 47.30 feet; thence S.69°12'00"E., 47.30 feet; thence S.75°44'00"E., 47.30 feet; thence S.82°38'30"E., 52.72 feet; thence S.89°55'30"E., 52.72 feet; thence S.03°34'00"E., 160.00 feet to a point on a curve; thence Easterly, 8.44 feet along the arc of a curve to the left having a radius of 575.00 feet and a central angle of 00°50'29" (chord bearing N.86°00'45"E., 8.44 feet); thence S.18°30'00"E., 761.53 feet; thence S.33°00'00"W., 625.10 feet to a point on a curve; thence Westerly, 237.37 feet along the arc of a curve to the left having a radius of 640.00 feet and a central angle of 21°15'02" (chord bearing N.67°37'31"W., 236.01 feet) to a point of tangency; thence N.78°15'02"W., 336.00 feet to a point of curvature; thence Westerly, 150.80 feet along the arc of a curve to the right having a radius of 960.00 feet and a central angle of 09°00'00" (chord bearing N.73°45'02"W., 150.64 feet) to a point of reverse curvature; thence Westerly, 1361.36 feet along the arc of a curve to the left having a radius of 740.00 feet and a central angle of 75°00'00" (chord bearing S.73°14'58"W., 1266.22 feet) to a point of tangency; thence S.35°44'58"W., 250.00 feet; thence N.26°09'52"W., 178.11 feet; thence NORTH, 857.30 feet; thence N.49°20'55"E., 1226.94 feet to the POINT OF BEGINNING.

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EXHIBIT "B"

ARTICLES OF INCORPORATION FOR
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.

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ARTICLES OF INCORPORATION
OF
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.

A Florida Corporation Not For Profit

The undersigned incorporator, a resident of the State of Florida and of full age, hereby makes, subscribes, acknowledges and files with the Department of the State of Florida these Articles of Incorporation for the purpose of forming a corporation not for profit under the laws of the State of Florida.

ARTICLE I
NAME

The name of this corporation is CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., a Florida corporation not for profit, (hereinafter called the "Association").

ARTICLE II
OFFICE AND REGISTERED AGENT

This Association's registered office is 4904 Eisenhower Boulevard, Suite 150, Tampa, Hillsborough County, Florida 33634, and its registered agent is The Melrose Management Company of Florida, Inc., a Florida corporation, which maintains a business office at 9801 Lake Nona Road, Orlando, Florida 32827. Both this Association's registered office and registered agent may be changed from time to time by the Board of Directors as provided by law.

ARTICLE III
PURPOSE

This Association does not contemplate pecuniary gain or profit to its members and the specific purposes for which it is formed are to provide for the maintenance, preservation and

architectural control of all common areas and other residence lots within that certain tract of property (hereinafter called the "Property") in Hillsborough County, Florida and contained within the plat of Cross Creek Parcel "K" Phase 1A and any other property brought within the jurisdiction of the Association pursuant to the Declaration, as hereinafter defined.

ARTICLE IV
POWERS

Without limitation this Association is empowered to:

- (a) Declaration. Exercise all rights, powers, privileges and perform all duties, of this Association set forth in that certain Declaration of Covenants, Conditions and Restrictions of Cross Creek Parcel "K" (hereinafter called the "Declaration") applicable to the property and recorded or to be recorded in the Public Records of Hillsborough County, Florida and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth in full.
- (b) Property. In any lawful manner, acquire, own, hold, improve, manage, operate, maintain, repair, replace, operate, convey, sell, lease, transfer, assign, and otherwise dispose of property of any nature whatsoever, real, personal, or mixed, tangible or intangible, in connection with this Association's affairs, subject to any limitations set forth in the Declaration and the By-Laws of the Association.
- (c) Assessments. Fix, levy, collect, and enforce by any lawful means all charges or assessments established by, or pursuant to, the Declaration; and to use and expend the proceeds of assessments in the exercise of its powers and duties hereunder.

- (d) Costs. Pay all costs, expenses, and obligations lawfully incurred in connection with this Association's affairs including, without limitation, all licenses, taxes, or other governmental charges levied or imposed against this Association's property.
- (e) Borrowing. Borrow money and, with the approval of two-thirds of each class of members, mortgage, pledge, deed in trust, hypothecate, assign, grant security interests in, or otherwise transfer any or all of its property as security for money borrowed, debts incurred, or any of its other obligations.
- (f) Dedications. With the approval of three-fourths of the members, dedicate, sell or transfer all or any part of its property to any public agency, authority, or utility for such purposes, and subject to such conditions, as seventy-five percent (75%) of the members determine.
- (g) Mergers. With the approval of two-thirds (2/3) of the members, participate in mergers and consolidations with other non-profit corporations organized for similar purposes.
- (h) Rules. From time to time adopt, alter, amend, rescind, and enforce reasonable rules and regulations governing the use of the Lots, Common Area, and any Association property consistent with the rights and duties established by the Declaration and these Articles.
- (i) General. Have and exercise all common law rights, powers, and privileges and those that a corporation not for profit may now or hereafter have or exercise under the laws of the State of Florida, together with all other rights, powers, and privileges reasonably to be implied from the existence of any right, power, or privilege so granted,

or granted by the Declaration or these Articles, or reasonably necessary to effectuate the exercise of any right, power, or privilege so granted.

(j) Enforcement. To enforce by legal means the obligations of the members of the corporation, the provisions of the Declaration, and the provisions of a dedication or conveyance of the Association property to the corporation with respect to the use and maintenance thereof.

ARTICLE V MEMBERSHIP

Every person who from time to time holds the record fee simple title to, or any undivided fee simple interest in, any Lot that is subject to the provisions of the Declaration is a member of this Association, including contract sellers, but excluding all other persons who hold any interest in any Lot merely as security for the performance of an obligation. An Owner of more than one Lot is entitled to one membership for each Lot owned. Membership is appurtenant to, and may not be separated from, ownership of at least one Lot that is subject to the provisions of the Declaration, and membership may not be transferred other than by transfer of title to such Lot. Each membership is transferred automatically by conveyance of title of a Lot.

ARTICLE VI VOTING RIGHTS

The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Developer (as defined in the Declaration), and shall be entitled to one vote for each Lot owned.

When more than one person holds an interest in any Lot, all such persons shall be

members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member shall be the Developer (as defined in the Declaration), and shall be entitled to three (3) votes for each lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership;
- (b) on the anniversary date ten (10) years from the date when the first Lot is conveyed to an individual purchaser; or
- (c) such earlier date as the Developer may elect, in Developer's sole discretion.

ARTICLE VII BOARD OF DIRECTORS

Section 1. This Association's affairs are managed by a Board of Directors initially composed of three (3) Directors. The number of Directors from time to time may be changed by amendment to this Association's By-Laws, but at all times it must be an odd number of three (3) or more but not to exceed five (5). The initial Directors named below shall serve until this Association's first annual meeting. The term of office for all Directors is one year. Before any such annual meeting, all vacancies occurring on the Board of Directors, if any, will be filled by majority vote of the remaining Directors, even if less than a quorum. Any Director may succeed himself or herself in office. All Directors will be elected by secret written ballot. Each member may cast as many votes for each vacancy as such member has; and the person receiving

the largest number of votes cast for each vacancy is elected. Cumulative voting is not permitted.

Directors need not be Association members.

Section 2. The names and addresses of the persons who will serve as Directors until their successors have been duly elected and qualify, unless they sooner die, resign, or are removed, are:

Katherine Montgomery
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

Robert Jesski
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

Fred Sikorski
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

ARTICLE VIII INCORPORATOR

The name and address of the incorporator is:

FRED SIKORSKI
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

ARTICLE IX DISSOLUTION

This Association may be dissolved in the manner from time to time provided by the laws of the State of Florida and with the assent given in writing and signed by not less than two-thirds (2/3) of each class of members. Upon dissolution of this Association in any manner other than incident to a merger or consolidation, all of this Association's assets must be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was

created. If dedication is refused, such assets must be granted, conveyed, and assigned to any nonprofit corporation, association, trust, or other organization to be devoted to such similar purposes. In no event, however may any assets inure to the benefit of any member or other private individual.

ARTICLE X

DURATION

This Association exists perpetually.

ARTICLE XI

BY-LAWS

This Association's By-Laws initially will be adopted by the Board of Directors. Thereafter, the By-Laws may be altered, amended, or rescinded with the approval of seventy-five percent (75%) of each class of members, except as to those provisions for amendment to the By-Laws which are provided in the Declaration or any Supplemental Declaration in which case those provisions shall control such amendments.

ARTICLE XII
AMENDMENTS

Amendments to these Articles may be proposed and adopted in the manner from time to time provided by the laws of the State of Florida, provided that each such amendment must have the approval in writing of two-thirds (2/3) of all Lot Owners, except as to those provisions for amendment to the By-Laws which are provided in the Declaration or any Supplemental Declaration in which case those provisions shall control such amendments.

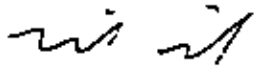
**ARTICLE XIII
INTERPRETATION**

Express reference is made to the Declaration where necessary to interpret, construe, and clarify the provisions of the Articles. Without limitations, all terms defined in the Declaration have the same meaning where used in these Articles. By subscribing and filing these Articles, the incorporators intend its provisions to be consistent with the provisions of the Declaration and to be interpreted, construed, and applied with those of the Declaration to avoid inconsistencies or conflicting results.

**ARTICLE XIV
FHA/VA APPROVAL**

As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties, mergers and consolidations, mortgaging of Common Area, dedication of Common Area, dissolution and amendment of these Articles.

IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, I, the undersigned, constituting the incorporator of this Association, have executed these Articles of Incorporation this 17 day of December 1998.

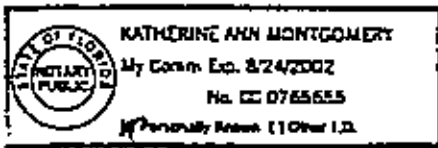


FRED SIKORSKI

STATE OF Florida
COUNTY OF Hillsborough

The foregoing instrument was acknowledged before me this 17 day of December, 1998, by FRED SIKORSKI, as the incorporator of Cross Creek Parcel "K" Homeowners Association, Inc., on behalf of the corporation. He/she is personally known to me or ~~has produced~~ _____ as identification.

Katherine A. Montgomery
Notary Public
Print Name: _____
My Commission Expires: _____



**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THE STATE OF FLORIDA AND NAMING
THE REGISTERED AGENT UPON WHOM PROCESS MAY BE SERVED.**

CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., desiring to organize under the laws of the State of Florida, as a corporation not for profit with its principal office, as indicated in its Articles of Incorporation, at 4904 Eisenhower Boulevard, Suite 150, Tampa, Hillsborough County, Florida 33634, has named The Melrose Management Company of Florida, Inc., a Florida corporation, whose business office is 9801 Lake Nona Road, Orlando, Florida 32827, as its registered agent to accept service of process within Florida.

ACCEPTANCE

Having been named to accept service of process for the foregoing corporation at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes, including the duties and obligations imposed by Section 607.0505, relative to the proper and complete performance of my duties.

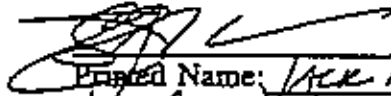

Printed Name: JACK B. HANSON
Title: COM. MGR.
Date: 12/17/98

EXHIBIT "C"

BYLAWS FOR
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.

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BY-LAWS
OF
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.

ARTICLE I.
NAME AND LOCATION

The name of the corporation is Cross Creek Parcel "K" Homeowners' Association, Inc., (the "Association"). The principal office of the corporation shall be located at 4904 Eisenhower Boulevard, Suite 150, Tampa, Florida 33634, or at such other place as is designated by the Board of Directors of the Association (the "Board"), but meetings of members and directors may be held at such places within or without the State of Florida as may be designated by the Board.

ARTICLE II.
DEFINITIONS

The definitions as set out in the Declaration of Covenants, Conditions and Restrictions of Cross Creek Parcel "K" (the "Declaration") are hereby incorporated by reference.

ARTICLE III
MEETINGS OF MEMBERS

Section 1. Annual Meetings. The first annual meeting of the members shall be held within one (1) year from the date of incorporation of the Association, and each subsequent regular annual meeting of the members shall be held on the same day of the same month of each year thereafter, at the hour of seven o'clock, P.M. If the day for the annual meeting of the members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the members may be called at any time by the president or by the Board, or upon written request of the members who are entitled to vote one-fourth (1/4) of all of the total voting interests of the Association.

Section 3. Notice of Meetings. Written notice of each meeting of the members shall be given by, or at the direction of, the secretary or person authorized to call the meeting, by mailing a copy of such notice, postage prepaid, at least fifteen (15) days before such meeting to each member entitled to vote thereat, addressed to the member's address last appearing on the books of the Association, or supplied by such member to the Association for the purpose of notice. Such notice shall specify the place, day and hour of the meeting, and, in the case of a special meeting, the purpose of the meeting.

Section 4. Quorum. The presence at the meeting of members entitled to cast, or of limited proxies entitled to cast, thirty percent (30%) of the total voting interests of the Association shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation of Cross Creek Parcel "K" Homeowner's Association, Inc. (the "Articles"), the Declaration, or these By-Laws. If, however, such quorum shall not be present or represented at any meeting, the members entitled to vote thereat shall have the power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum as aforesaid shall be present or be represented. Unless otherwise provided in these By-Laws, Articles or Declaration, decisions shall be made by a majority of the voting interests represented at a meeting at which a quorum is present.

Section 5. Proxies. At all meetings of members, each member may vote in person or by limited proxy. All proxies shall be in writing and filed with the secretary. To be valid, a proxy must state the date, time, and place of the meeting for which it was given, and must be signed by the authorized person who executed the proxy. Every proxy shall be effective only for the specific meeting for which originally given, as the meeting may be lawfully

adjourned and reconvened from time to time, and automatically expires 90 days after the date of the meeting for which it was originally given. A proxy is revocable at any time at the pleasure of the homeowner who executes it. Limited proxies may also be used for votes taken to amend the Articles or By-Laws or for any matter that requires or permits a votes of the homeowners.

ARTICLE IV TERM AND REMOVAL OF DIRECTORS

Section 1. Number. The affairs of this Association shall be managed by an initial board of three (3) directors. Thereafter the Board of Directors shall consist of at least three (3) members.

Section 2. Term of Office. The term of office for all directors is one (1) year. The initial directors of the Association set forth in the Articles shall hold office until the first annual meeting.

Section 3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Association. In the event of death, resignation or removal of a director, his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

Section 4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

ARTICLE V
NOMINATION AND ELECTION OF DIRECTORS

Section 1. Nomination. Nomination for election to the Board of Directors shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and two or more members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the members, to serve from the close of such annual meeting until the close of the next annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled. Additionally, any member of the Association may nominate himself or herself as a candidate for election to the Board at a meeting where the election is to be held. Such nominations may be made from among members or non-members.

Section 2. Election. Election to the Board of Directors shall be by secret written ballot. At such election the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

Section 3. Use of Proxy. For election of members of the Board of Directors, members of the Association shall vote in person at a meeting of the homeowners or by a ballot that the homeowner personally casts.

ARTICLE VI
MEETINGS OF DIRECTORS

Section 1. Meetings. Meetings of the Board of Directors shall be on a regular basis at such place and hour as may be fixed from time to time by Resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

Section 2. Special Meeting. Special meetings of the Board of Directors shall be held when called by any two directors, after not less than three (3) days notice to each director, or when called by at least ten percent (10%) of the total voting interests of the Association. Notice of a special meeting must include a description of the purpose or purposes for which the meeting is called. Business conducted at any such special meeting is limited to the purposes described in the notice of the meeting.

Section 3. Quorum. A majority of the number of directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

Section 4. Action Without a Meeting. Any action which may be required or permitted to be taken at a meeting of the Board of Directors may be taken without a meeting if a consent in writing, setting forth the action so taken is signed by all the members of the Board of Directors; such consent shall be placed in the minute book of the Association with the minutes of the Board of Directors. Any action so approved shall have the same effect as though taken at a meeting of the directors.

Section 5. Notice to Members. Meetings of the Board of Directors shall be open to all members except for meetings between the Board and its attorney with respect to proposed or pending litigation where the contents of the discussion would otherwise be governed by the attorney-client privilege. Notices of meetings shall be posted in a conspicuous place on the Association property at least 48 hours in advance, except in an emergency. Notice of any meeting in which assessments against parcels are to be established shall specifically contain a statement that assessments shall be considered and a statement of the nature of such assessments.

**ARTICLE VII
POWERS AND DUTIES OF THE BOARD OF DIRECTORS**

Section 1. Powers. The Association, by and through its Board of Directors, shall have power to:

- (a.) adopt and publish rules and regulations governing the use of the Common Area and facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;
- (b.) suspend the voting rights and right to use of the Common Areas of a member during any period in which such member shall be in default in the payment of any assessment levied by the Association, as provided for in the Declaration. Such rights may also be suspended after notice and hearing in accordance with the terms of the Declaration;
- (c.) exercise for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the membership by other provisions of these By-Laws, the Articles, or the Declaration;

(d.) declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and

(e.) employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties.

Section 2. Duties. It shall be the duty of the Association, by and through its Board of Directors, to:

(a.) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such statement is requested in writing by one-fourth (1/4) of the Class A members who are entitled to vote, at least ten (10) days prior to the annual meeting or special meeting;

(b.) maintain the official records of the Association within the State of Florida open for inspection and available for photocopying by the members or their authorized agents at reasonable times and places within ten (10) business days after receipt of a written request for access;

(c.) supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;

(d.) as more fully provided in the Declaration, to:

(1.) fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period; and

- (2.) send written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of each annual assessment period; and
 - (3.) at the discretion of the Board, foreclose the lien against any property for which assessments are not paid within thirty (30) days after due date or to bring an action at law against the Owner personally obligated to pay the same; and
 - (4.) collect at first closing on the Lot the balance of the assessment owing for the remaining portion of the year.
- (e.) issue or to cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid. Reasonable charges may be made by the Board for the issuance of these certificates. If a certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment;
- (f.) procure and maintain adequate liability and hazard insurance on property owned by the Association;
- (g.) cause all officers or employees having fiscal responsibilities to be bonded, as it may deem appropriate;
- (h.) cause the Common Area to be maintained;
- (i.) establish prior to the beginning of the fiscal year and prior to setting the assessments for the coming year, an annual budget for the Association, including maintenance of common areas and establish reserve accounts for replacement of those parts of the common elements which have a limited useful life span.

ARTICLE VIII
OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Offices. The officers of this Association shall be a president and vice-president, who shall at all times be members of the Board of Directors, a secretary, and a treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

Section 3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless he or she shall sooner resign, or shall be removed, or otherwise disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time giving written notice to the Board, the president or the secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaced.

Section 7. Multiple Offices. The offices of secretary and treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

Section 8. Duties. The duties of the officers are as follows:

President

(a.) The president shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deeds and other written instruments and shall sign all checks and promissory notes.

Vice-President

(b.) The vice-president shall act in the place and stead of the president in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.

Secretary

(c.) The secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; keep the corporate seal of the Association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the members; keep appropriate current records showing members of the Association together with their addresses, and shall perform such other duties as required by the Board.

Treasurer

(d.) The treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board

of Directors; shall sign all checks and promissory notes of the Association; keep proper books of account; cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year; and shall prepare or have prepared an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting, and deliver a copy of each to the members.

ARTICLE IX COMMITTEES

The Association shall appoint an Architectural Control Committee, as provided in the Declaration, and a Nominating Committee, as provided in these By-Laws. In addition, the Board of Directors shall appoint committees as deemed appropriate in carrying out its purpose.

ARTICLE X BOOKS AND RECORDS

Section 1. Inspection and Copying. The official records of the Association shall be maintained within the State of Florida and must be open to inspection and available for photocopying by members or their authorized agents at reasonable times and places within ten (10) business days after receipt of a written request for access. This requirement may be satisfied by having a copy of the official records available for inspection or copying in the subject community. The Association may adopt reasonable written rules governing the frequency, time, location, notice, and manner of inspections, and may impose fees to cover the costs of providing copies of the official records, including, without limitation, the costs of copying. The Association shall maintain an adequate number of copies of the Articles, By-Laws and Declaration to ensure their availability to members and prospective members, and may

charge only its actual costs for reproducing and furnishing these documents to those persons who are entitled to receive them.

Section 2. Official Records. The Association shall maintain each of the following items, when applicable, which constitute the official records of the Association:

- (a.) Copies of any plans, specifications, permits, and warranties related to improvements constructed on the Common Areas or other property that the Association is obligated to maintain, repair or replace.
- (b.) A copy of these By-Laws and each amendment to the By-Laws.
- (c.) A copy of the Articles and each amendment thereto.
- (d.) A copy of the Declaration and a copy of each amendment thereto.
- (e.) A copy of the current rules and regulations of the Association.
- (f.) A book or books that contain the minutes of all meetings of the Association, of the Board of Directors and of members, which minutes shall be retained for a period of not less than seven (7) years.
- (g.) A current roster of all members and their mailing addresses and parcel identifications.
- (h.) All insurance policies of the Association or a copy thereof for a period of not less than seven (7) years.
- (i.) A current copy of all contracts to which the Association is a party, including, without limitation, any management agreement, lease, or other contract which the Association has any obligation or responsibility. Bids received by the Association for

work to be performed shall also be considered official records and must be kept for a period of one (1) year.

(j.) The financial and accounting records for the Association kept according to good accounting practices. All accounting records shall be maintained for a period of not less than seven (7) years. The financial and accounting records must include:

(1.) Accurate, itemized and detailed records of all receipts and expenditures.

(2.) A current account and a periodic statement of the account for each member of the Association, designating the name and current address of each member who is obligated to pay assessments, the due date and amount of each assessment or other charge against the member, the date and amount of each payment on the account, and the balance due.

(3.) All tax returns, financial statements, and financial reports of the Association.

(4.) Any other records that identify, measure, record, or communicate financial information of the Association.

ARTICLE XI ASSESSMENTS

As more fully provided in the Declaration each member is obligated to pay to the Association all assessments as listed in the Declaration, which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest at the maximum rate allowable by law and the Association may bring an action at law against the Owner personally obligated to pay the same

or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

ARTICLE XII CORPORATE SEAL

The Association shall have a seal in circular form having within its circumference the words: CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC. and within the center the word "Florida".

ARTICLE XIII AMENDMENTS

Section 1. Amendments. These By-Laws may be amended, at a regular or special meeting of the members, by a vote of two-thirds (2/3) of the voting interests of the Association, except that the Federal Housing Administration or the Veterans Administration shall have the right to veto amendments while there is Class B membership.

Section 2. Precedence. In the case of any conflict between the Articles and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

ARTICLE XIV MISCELLANEOUS

The fiscal year of the Association shall begin on the first day of January and end on the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

ARTICLE XV
RIGHT OF MEMBERS TO PEACEFULLY ASSEMBLE

All common areas serving any homeowner's association shall be available to members and their invited guests for the use intended for such common areas. The entity or entities responsible for the operation of the common areas may adopt reasonable rules and regulations pertaining to the use of such common areas. No entity or entities shall unreasonably restrict any member's right to peaceably assemble or right to invite public officers or candidates for public office to appear and speak in common areas.

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CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.
CERTIFICATION

We, the undersigned, do hereby certify:

That I, Katherine Montgomery, am the duly elected and acting secretary of the
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., a Florida corporation
not-for-profit, and,

That we, KATHERINE MONTGOMERY, ROBERT JESSKI, and FRED SIKORSKI are
duly elected Directors of the CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION,
INC., a Florida corporation not-for-profit, (the "Association) and,

That the foregoing By-Laws constitute the original By-Laws of said Association, as duly
adopted by written consent of the Board of Directors thereof, effective as of the 17th day
of December, 1998.

IN WITNESS WHEREOF, we, being all of the directors of the CROSS CREEK
PARCEL "K" HOMEOWNER'S ASSOCIATION, INC. have hereunto set our hands this
17th day of December, 1998.

By: Katherine Montgomery
Printed Name: KATHERINE MONTGOMERY
As: SECRETARY

Katherine Montgomery
KATHERINE MONTGOMERY
As: DIRECTOR

Robert Jesski
ROBERT JESSKI
As: DIRECTOR

Fred Sikorski
FRED SIKORSKI
As: DIRECTOR

R:\MIDHOMES\CROSSCREEK\BYLAWS.K
12/3/98 (4:21 pm)



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

January 19, 1999

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301

The Articles of Incorporation for CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC. were filed on January 15, 1999 and assigned document number N9900000310. Please refer to this number whenever corresponding with this office regarding the above corporation. The certification you requested is enclosed.

PLEASE NOTE: COMPLIANCE WITH THE FOLLOWING PROCEDURES IS ESSENTIAL TO MAINTAINING YOUR CORPORATE STATUS. FAILURE TO DO SO MAY RESULT IN DISSOLUTION OF YOUR CORPORATION.

A CORPORATION ANNUAL REPORT MUST BE FILED WITH THIS OFFICE BETWEEN JANUARY 1 AND MAY 1 OF EACH YEAR BEGINNING WITH THE CALENDAR YEAR FOLLOWING THE YEAR OF THE FILING DATE NOTED ABOVE AND EACH YEAR THEREAFTER. FAILURE TO FILE THE ANNUAL REPORT ON TIME MAY RESULT IN ADMINISTRATIVE DISSOLUTION OF YOUR CORPORATION.

A FEDERAL EMPLOYER IDENTIFICATION (FEI) NUMBER MUST BE SHOWN ON THE ANNUAL REPORT FORM PRIOR TO ITS FILING WITH THIS OFFICE. CONTACT THE INTERNAL REVENUE SERVICE TO RECEIVE THE FEI NUMBER IN TIME TO FILE THE ANNUAL REPORT AT 1-800-829-3676 AND REQUEST FORM SS-4.

SHOULD YOUR CORPORATE MAILING ADDRESS CHANGE, YOU MUST NOTIFY THIS OFFICE IN WRITING, TO INSURE IMPORTANT MAILINGS SUCH AS THE ANNUAL REPORT NOTICES REACH YOU.

Should you have any questions regarding corporations, please contact this office at the address given below.

Claretha Golden, Document Specialist
New Filings Section

Letter Number: 299A00002372

Account number: 072100000032

Account charged: 78.75

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State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., a Florida corporation, filed on January 15, 1999, as shown by the records of this office.

The document number of this corporation is N99000000310.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Nineteenth day of January, 1999



CR2EQ22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

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ARTICLES OF INCORPORATION
OF
CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 JAN 15 AM 11:25

A Florida Corporation Not For Profit

The undersigned incorporator, a resident of the State of Florida and of full age, hereby makes, subscribes, acknowledges and files with the Department of the State of Florida these Articles of Incorporation for the purpose of forming a corporation not for profit under the laws of the State of Florida.

ARTICLE I
NAME

The name of this corporation is CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., a Florida corporation not for profit, (hereinafter called the "Association").

ARTICLE II
OFFICE AND REGISTERED AGENT

The Association's principal office is 4904 Eisenhower Boulevard, Suite 150, Tampa, Hillsborough County, Florida 33634, and its registered agent is The Melrose Management Company of Florida, Inc., a Florida corporation, which maintains a business office at 9801 Lake Nona Road, Orlando, Florida 32827. Both this Association's registered office and registered agent may be changed from time to time by the Board of Directors as provided by law.

ARTICLE III
PURPOSE

This Association does not contemplate pecuniary gain or profit to its members and the specific purposes for which it is formed are to provide for the maintenance, preservation and

architectural control) of all common areas and other residence lots within that certain tract of property (hereinafter called the "Property") in Hillsborough County, Florida and contained within the plat of Cross Creek Parcel "K" Phase 1A and any other property brought within the jurisdiction of the Association pursuant to the Declaration, as hereinafter defined.

ARTICLE IV POWERS

Without limitation this Association is empowered to:

- (a) Declaration. Exercise all rights, powers, privileges and perform all duties, of this Association set forth in that certain Declaration of Covenants, Conditions and Restrictions of Cross Creek Parcel "K" (hereinafter called the "Declaration") applicable to the property and recorded or to be recorded in the Public Records of Hillsborough County, Florida and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth in full.
- (b) Property. In any lawful manner, acquire, own, hold, improve, manage, operate, maintain, repair, replace, operate, convey, sell, lease, transfer, assign, and otherwise dispose of property of any nature whatsoever, real, personal, or mixed, tangible or intangible, in connection with this Association's affairs, subject to any limitations set forth in the Declaration and the By-Laws of the Association.
- (c) Assessments. Fix, levy, collect, and enforce by any lawful means all charges or assessments established by, or pursuant to, the Declaration; and to use and expend the proceeds of assessments in the exercise of its powers and duties hereunder.

- (d) Costs. Pay all costs, expenses, and obligations lawfully incurred in connection with this Association's affairs including, without limitation, all licenses, taxes, or other governmental charges levied or imposed against this Association's property.
- (e) Borrowing. Borrow money and, with the approval of two-thirds of each class of members, mortgage, pledge, deed in trust, hypothecate, assign, grant security interests in, or otherwise transfer any or all of its property as security for money borrowed, debts incurred, or any of its other obligations.
- (f) Dedications. With the approval of three-fourths of the members, dedicate, sell or transfer all or any part of its property to any public agency, authority, or utility for such purposes, and subject to such conditions, as seventy-five percent (75%) of the members determine.
- (g) Mergers. With the approval of two-thirds (2/3) of the members, participate in mergers and consolidations with other non-profit corporations organized for similar purposes.
- (h) Rules. From time to time adopt, alter, amend, rescind, and enforce reasonable rules and regulations governing the use of the Lots, Common Area, and any Association property consistent with the rights and duties established by the Declaration and these Articles.
- (i) General. Have and exercise all common law rights, powers, and privileges and those that a corporation not for profit may now or hereafter have or exercise under the laws of the State of Florida, together with all other rights, powers, and privileges reasonably to be implied from the existence of any right, power, or privilege so granted,

or granted by the Declaration or these Articles, or reasonably necessary to effectuate the exercise of any right, power, or privilege so granted.

(j) Enforcement. To enforce by legal means the obligations of the members of the corporation, the provisions of the Declaration, and the provisions of a dedication or conveyance of the Association property to the corporation with respect to the use and maintenance thereof.

ARTICLE V MEMBERSHIP

Every person who from time to time holds the record fee simple title to, or any undivided fee simple interest in, any Lot that is subject to the provisions of the Declaration is a member of this Association, including contract sellers, but excluding all other persons who hold any interest in any Lot merely as security for the performance of an obligation. An Owner of more than one Lot is entitled to one membership for each Lot owned. Membership is appurtenant to, and may not be separated from, ownership of at least one Lot that is subject to the provisions of the Declaration, and membership may not be transferred other than by transfer of title to such Lot. Each membership is transferred automatically by conveyance of title of a Lot.

ARTICLE VI VOTING RIGHTS

The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Developer (as defined in the Declaration), and shall be entitled to one vote for each Lot owned.

When more than one person holds an interest in any Lot, all such persons shall be

members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member shall be the Developer (as defined in the Declaration), and shall be entitled to three (3) votes for each lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership;
- (b) on the anniversary date ten (10) years from the date when the first Lot is conveyed to an individual purchaser; or
- (c) such earlier date as the Developer may elect, in Developer's sole discretion.

ARTICLE VII BOARD OF DIRECTORS

Section 1. This Association's affairs are managed by a Board of Directors initially composed of three (3) Directors. The number of Directors from time to time may be changed by amendment to this Association's By-Laws, but at all times it must be an odd number of three (3) or more but not to exceed five (5). The initial Directors named below shall serve until this Association's first annual meeting. The term of office for all Directors is one year. Before any such annual meeting, all vacancies occurring on the Board of Directors, if any, will be filled by majority vote of the remaining Directors, even if less than a quorum. Any Director may succeed himself or herself in office. All Directors will be elected by secret written ballot. Each member may cast as many votes for each vacancy as such member has; and the person receiving

the largest number of votes cast for each vacancy is elected. Cumulative voting is not permitted.

Directors need not be Association members.

Section 2. The names and addresses of the persons who will serve as Directors until their successors have been duly elected and qualify, unless they sooner die, resign, or are removed, are:

Katherine Montgomery
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

Robert Jesski
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

Fred Sikorski
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

ARTICLE VIII INCORPORATOR

The name and address of the incorporator is:

FRED SIKORSKI
4904 Eisenhower Boulevard, Suite 150
Tampa, Florida 33634

ARTICLE IX DISSOLUTION

This Association may be dissolved in the manner from time to time provided by the laws of the State of Florida and with the assent given in writing and signed by not less than two-thirds (2/3) of each class of members. Upon dissolution of this Association in any manner other than incident to a merger or consolidation, all of this Association's assets must be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was

created. If dedication is refused, such assets must be granted, conveyed, and assigned to any nonprofit corporation, association, trust, or other organization to be devoted to such similar purposes. In no event, however may any assets inure to the benefit of any member or other private individual.

ARTICLE X

DURATION

This Association exists perpetually.

ARTICLE XI

BY-LAWS

This Association's By-Laws initially will be adopted by the Board of Directors. Thereafter, the By-Laws may be altered, amended, or rescinded with the approval of seventy-five percent (75%) of each class of members, except as to those provisions for amendment to the By-Laws which are provided in the Declaration or any Supplemental Declaration in which case those provisions shall control such amendments.

ARTICLE XII AMENDMENTS

Amendments to these Articles may be proposed and adopted in the manner from time to time provided by the laws of the State of Florida, provided that each such amendment must have the approval in writing of two-thirds (2/3) of all Lot Owners, except as to those provisions for amendment to the By-Laws which are provided in the Declaration or any Supplemental Declaration in which case those provisions shall control such amendments.

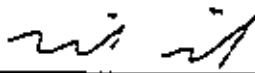
**ARTICLE XIII
INTERPRETATION**

Express reference is made to the Declaration where necessary to interpret, construe, and clarify the provisions of the Articles. Without limitations, all terms defined in the Declaration have the same meaning where used in these Articles. By subscribing and filing these Articles, the incorporators intend its provisions to be consistent with the provisions of the Declaration and to be interpreted, construed, and applied with those of the Declaration to avoid inconsistencies or conflicting results.

**ARTICLE XIV
FHA/VA APPROVAL**

As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties, mergers and consolidations, mortgaging of Common Area, dedication of Common Area, dissolution and amendment of these Articles.

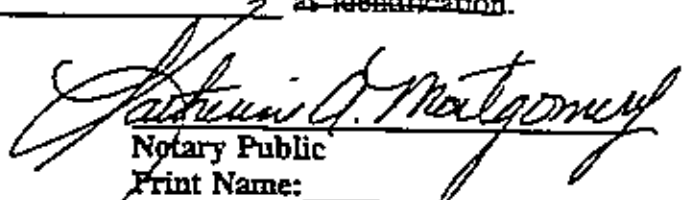
IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, I, the undersigned, constituting the incorporator of this Association, have executed these Articles of Incorporation this 17 day of December 1998.

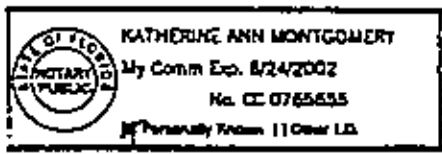


FRED SIKORSKI

STATE OF Florida
COUNTY OF Hillsborough

The foregoing instrument was acknowledged before me this 17 day of December, 1998, by FRED SIKORSKI, as the incorporator of Cross Creek Parcel "K" Homeowners Association, Inc., on behalf of the corporation. He/she is personally known to me or ~~has produced~~ _____ as identification.


Notary Public
Print Name: _____
My Commission Expires: _____




**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THE STATE OF FLORIDA AND NAMING
THE REGISTERED AGENT UPON WHOM PROCESS MAY BE SERVED.**

CROSS CREEK PARCEL "K" HOMEOWNER'S ASSOCIATION, INC., desiring to organize under the laws of the State of Florida, as a corporation not for profit with its principal office, as indicated in its Articles of Incorporation, at 4904 Eisenhower Boulevard, Suite 150, Tampa, Hillsborough County, Florida 33634, has named The Melrose Management Company of Florida, Inc., a Florida corporation, whose business office is 9801 Lake Nona Road, Orlando, Florida 32827, as its registered agent to accept service of process within Florida.

ACCEPTANCE

Having been named to accept service of process for the foregoing corporation at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes, including the duties and obligations imposed by Section 607.0505, relative to the proper and complete performance of my duties.


Printed Name: JACK B. HANSON
Title: COM. MGR.
Date: 12/17/98

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 JAN 15 AM 11:26